

LIBERTY SHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1086748	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$982	\$960	-2.3%		
Loans	\$701	\$641	-8.6%		
Construction & development	\$180	\$144	-20.0%		
Closed-end 1-4 family residential	\$180	\$146	-18.9%		
Home equity	\$17	\$17	-2.3%		
Credit card	\$3	\$4	8.9%		
Other consumer	\$20	\$16	-18.5%		
Commercial & Industrial	\$60	\$68	13.9%		
Commercial real estate	\$183	\$192	5.2%		
Unused commitments	\$81	\$49	-39.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$108	\$97	-10.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$18	-56.1%		
Cash & balances due	\$30	\$150	401.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$893	\$915	2.4%		
Deposits	\$824	\$868	5.4%		
Total other borrowings	\$63	\$42	-33.3%		
FHLB advances	\$42	\$42	0.0%		
Equity					
Equity capital at quarter end	\$89	\$45	-49.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	4.3%	--		
Tier 1 risk based capital ratio	9.8%	6.4%	--		
Total risk based capital ratio	11.0%	7.7%	--		
Return on equity ¹	7.7%	-153.0%	--		
Return on assets ¹	0.7%	-9.0%	--		
Net interest margin ¹	3.9%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	195.0%	50.7%	--		
Loss provision to net charge-offs (qtr)	150.8%	201.1%	--		
Net charge-offs to average loans and leases ¹	1.3%	3.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	16.2%	0.5%	2.2%	--
Closed-end 1-4 family residential	1.7%	13.6%	0.3%	0.5%	--
Home equity	0.2%	0.4%	0.6%	0.2%	--
Credit card	1.2%	1.6%	3.3%	0.8%	--
Other consumer	1.1%	2.8%	1.3%	1.7%	--
Commercial & Industrial	0.3%	5.1%	0.7%	2.7%	--
Commercial real estate	0.0%	6.1%	0.5%	0.1%	--
Total loans	0.8%	9.3%	0.5%	1.0%	--